



  
**Marc Barreca**  
**U.S. Bankruptcy Court Judge**  
(Dated as of Entered on Docket date above)

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF WASHINGTON  
AT EVERETT**

Dennie D. Dowell,

Debtor.

Case No.: 22-11777-MLB  
Chapter 7

Qualstar Credit Union,

Plaintiff,

Adv. No. 22-01063-MLB

vs.

Dennis D. Dowell,

Defendants.

**ORDER AND JUDGMENT OF  
NONDISCHARGEABILITY OF  
DEBT AND PAYMENT PLAN**

**JUDGMENT SUMMARY**

- |    |  |   |
|----|--|---|
| 1. | JUDGMENT CREDITOR:                     | Qualstar Credit Union                     |
| 2. | JUDGMENT DEBTOR:                       | Dennis D. Dowell                          |
| 3. | PRINCIPAL JUDGMENT AMOUNT:             | \$8,465.97                                |
| 4. | ATTORNEYS' FEES:                       | \$500.00                                  |
| 5. | COSTS:                                 | \$350.00                                  |
| 6. | OTHER RECOVERY AMOUNTS:                | \$0.00                                    |
| 7. | TOTAL JUDGMENT:                        | \$9,315.97                                |
| 8. | TOTAL JUDGMENT SHALL BEAR INTEREST AT: | 0%*                                       |
| 9. | ATTORNEY FOR JUDGMENT CREDITOR:        | Lance E. Olsen<br>McCarthy & Holthus, LLP |

**ORDER AND JUDGMENT**

THIS MATTER having come for entry by the undersigned Judge of the above-entitled Court upon the stipulation of the parties hereto, and the Court being fully advised in the premises, now therefore, it is hereby

ORDERED, ADJUDGED AND DECREED that the sum of \$9,315.97 shall not be discharged by order of this Court; and Plaintiff shall be granted judgment against Defendant in the principal amount of \$8,465.97 plus attorney's fees of \$500.00 and costs of \$350.00 for a total of \$9,315.97; it is further

ORDERED, ADJUDGED AND DECREED that the judgment sum of \$9,315.97 will not bear interest subject to Debtor's performance on the filed stipulation of the parties and will only accrue interest 9% in the event of a default on that stipulation. The judgment shall be paid to Plaintiff at the rate of \$150.00 per month for 62 months and \$15.97 in month 63. All payments are to be made on or before the 10th day of each month. The first payment shall be due on or before January 10, 2023. All payments are to be sent to:

Qualstar Credit Union  
Attn: Laura York  
P.O. Box 3050  
Bothell, WA 98041-3050

It is further

ORDERED, ADJUDGED AND DECREED that interest shall accrue on the judgment at the rate of 9% *per annum* only in the event of breach of the terms of repayment above; it is further

ORDERED, ADJUDGED AND DECREED that Plaintiff shall refrain from pursuing its rights under this judgment so long as Defendant continues to make payments to Plaintiff on a regular, timely basis to that Plaintiff. If the Defendant defaults on payments to Plaintiff, however,

**Below is the Judgment of the Court.**

Plaintiff shall have the right to immediately pursue any legally available post-judgment remedy without further notice; it is further

ORDERED, ADJUDGED AND DECREED that in the event Defendant defaults in payment when a payment becomes due to Plaintiff, Plaintiff shall be entitled to declare its entire remaining judgment balance immediately due and payable, and Plaintiff shall be awarded its reasonable attorneys' fees and costs incurred in collecting on this judgment.

/// End of Order ///

Presented by:

**McCARTHY & HOLTHUS, LLP**

/s/ Lance E. Olsen  
Lance E. Olsen, WSB #25130  
Attorneys for Qualstar Credit Union

**NEELEMAN LAW GROUP**

/s/ Angela R. Neeleman  
Angela R. Neeleman, WSB# 37421  
Attorneys for Defendant/Debtor Dennis D. Dowell